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Joint Information Center
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FEMA

Disaster News

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DON'T LET MISCONCEPTIONS KEEP YOU FROM DISASTER ASSISTANCE

New Jersey Residents Should Apply for Assistance and let the Process Unfold

TRENTON, NJ — Misleading rumors and misunderstandings about available assistance may cause some residents to unnecessarily disqualify themselves from much-needed help after a disaster. Residents in Mercer, Warren, and Hunterdon should begin the disaster assistance process by contacting the Department of Homeland Security's Federal Emergency Management Agency (FEMA).

Applicants can call the FEMA Helpline at **1-800-621-FEMA (3362)** or **1-800-462-7585 (TTY)**. The Helpline is open seven days a week from 8 a.m. to 8 p.m. until further notice and multilingual operators are available to assist callers. Registration is also available at **www.fema.gov**. Questions and concerns arising from the application process may also be addressed in person at the Disaster Recovery Centers. There is one located in Trenton, one in Lambertville, and one in Harmony; and they are all open daily from 10 a.m. to 7 p.m., until further notice.

"We know people have been through this before, but each disaster has different assistance programs available," said State Coordinating Officer, William McDonnell. "Individuals and households in the affected communities need to go ahead and apply and let the system decide if they are eligible."

Common Misconceptions about Disaster Assistance:

- **I have flood insurance, so there is no reason to call FEMA.**
Not True: FEMA will not duplicate any insurance benefits, but you may be eligible for help with losses not covered by your insurance policy. That is why it is important to register for assistance even while you are working with your insurance company to assess your personal coverage.
- **I have flood insurance, but I can't call because my premium will go up.**
Not True: Your premium will not increase because of a claim. The insurance premiums for the National Flood Insurance Program are set by the U.S. Congress, and remain at the set level regardless of the number, or amount, of previous claims.
- **I have to wait for my insurance adjuster before I can apply for disaster assistance.**
Not True: Don't wait for an adjuster before applying for aid or making needed repairs to make your house livable. Learn the specifics about what your policy will cover and keep receipts for all repair work.

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- **I already repaired my home. I don't need to apply.**
Not True: You might qualify for reimbursement of expenses not covered by insurance such as costs associated with moving or storing your belongings.
- **I must have a low income to qualify for disaster aid.**
Not True: Specific assistance provided depends on each applicant's circumstances. Remember, federal disaster assistance programs are not "welfare." A variety of programs may be available to households and businesses who suffered damage, regardless of income.

Common Misconceptions about Disaster Assistance Loans:

- **I don't have to fill out the SBA packet; I won't qualify, and I don't want a loan anyway.**
Not True: All disaster assistance applicants who receive an SBA loan application packet must fill it out and return it, no matter what you believe your financial status to be. **Only by returning the packet can you continue to be considered for further disaster assistance programs.** You can receive face-to-face help in filling out the SBA loan application at any Disaster Recovery Center or SBA Loan Assistance Center. For the nearest location, call the SBA Helpline at 1-800-659-2955.
- **I must own a business to apply for a loan from the SBA.**
Not True: The SBA low-interest loan is the primary source of federal assistance for long-term recovery for homeowners, renters and businesses of any size. SBA covers uninsured or otherwise uncompensated losses for real estate damages as well as personal property damages.
- **I rent an apartment so there is no help for me.**
Not True: Renters may receive temporary housing assistance because of disaster damage or loss. A renter may also qualify to receive funds to cover serious disaster-related needs and expenses not covered by insurance and other disaster assistance programs. Renters can also qualify for an SBA low-interest disaster loan for damaged personal property.

FEMA manages federal response and recovery efforts following any national incident. FEMA also initiates mitigation activities, works with state and local emergency managers, and manages the National Flood Insurance Program. FEMA became part of the U.S. Department of Homeland Security on March 1, 2003.

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Editors: For more information on New Jersey disaster recovery, visit www.fema.gov or <http://www.state.nj.us/njoem/>